INSURANCE COMMISSIONER STATE OF WEST VIRGINIA

PROPERTY AND CASUALTY INSURANCE RATE FILING ABSTRACT

INSTRUCTIONS: All questions must be answered; if the answer is "none" or "not applicable", so state. Companies filing as a group must use a consolidated abstract if the rates are identical. If this is a combination Rate and Form Filing, then Appendix G/Property and Casualty Insurance Form Filing Abstract (PCA-F-2004) must also be completed.

1.	Date filed:	Proposed effective date:
2.	a) Company name(s):	
	b) Part of group:	
3.	a) Class/Coverage affecte	d by filing:
		ritten:
	c) Is coverage written on a	a claims-made or occurrence basis?
	Claims-Made_	Occurrence
	d) Company gross written	premium (latest calendar year) for 3(a)
	West Virginia \$	Countrywide \$
4.	List all rate level changes	for the last five years for the class/coverage affected by this filing:
	Effective Date	Individual Coverages
	New Renewal	
		

PCA-R-2004

5.	Number	of West	Virginia	policies	in	force in	each o	f the	last fiv	e years:
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	Number of Policies		Percent Change
5th Prior Year			
4th Prior Year			
3rd Prior Year		,	
2nd Prior Year			
1st Prior Year			

6. a) Estimated premium effect of the filing:

Coverage	Annual Written Premium	Percent Change Requested	Additional Annual Premium
	\$	%	\$
	\$		\$
	\$		\$
	\$		\$
	\$	%	\$

b) Components of proposed rate level change(s):

			Components of Proposed Rate Level Changes			Changes
Coverage	Indicated Rate Level Change(s)	Proposed Rate Level Change(s)	(A) Basic Rate Change	(B)*	(C)*	(D)*
	%	%		%	%	%
	%			%	%	%
			%		%	%
			%		%	%
	%		%	%	%	%

*Examples of some components are classification changes, increased limit changes, deductible changes, age or symbol changes, policy form changes, changes in tier factors, and other manual rate changes.

7. Provide the following calendar year information for the coverage stated in 3(a):

7(a) <u>WEST VIRGINIA</u>

	Earned Premium (000)	Incurred Losses (000)	Unadjusted Loss Ratio
5th Prior Year	\$	\$	
4th Prior year	\$	\$	%
3rd Prior Year	\$	\$	
2nd Prior Year	\$	\$	
1st Prior Year	\$	\$	
TOTAL	\$	\$	

7(b) <u>COUNTRYWIDE</u>

	Earned Premium (000)	Incurred Losses (000)	Unadjusted Loss Ratio
5th Prior Year	\$	\$	
4th Prior year	\$	\$	%
3rd Prior Year	\$	\$	
2nd Prior Year	\$		
1st Prior Year	\$	\$	%
TOTAL	\$	\$	

8. PROPERTY CASUALTY PROCEDURAL INFORMATION (include exhibits)

The filing should be easy to read and understand. It should be self-explanatory and should be well documented.

The answers to the following questions should be a part of the filing:

- a) If the methods used in this filing differ from those used in the last rate filing for this coverage in West Virginia, or if the West Virginia methods differ from those used countrywide, attach an explanation of the differences.
- b) Are the proposed rates specific to West Virginia, or are the same rates to be charged on a Countrywide basis?
- c) Are there any insureds that will be affected by the proposed changes (i.e. do you have any West Virginia business that will be impacted by the proposal)? If so, what is the overall impact of all of the proposed changes?
- d) Explain the type of loss information used in this rate filing. For example, was it Calendar Period or Accident period; and was it based on Basic limits data or Total limits data? Provide the date at which the data was evaluated.
- e) Explain and support any premium trend, premium-on-level, or loss trend factors utilized in the indication.
- f) If Policy or Accident period data has been used, explain any tests or adjustments that were made to loss development factors so as to make them appropriate for use in this filing. Loss development factors should be shown by coverage both for West Virginia and countrywide. Provide support for loss development factors utilized.
- g) Explain any adjustments for large or catastrophic losses that were made in the statistical information on losses. Provide support for catastrophic loss factors utilized
- h) Demonstrate how the expected income from investments have been taken into account in arriving at the proposed rates?
- i) Provide the derivation of your permissible and expected loss ratios. Explain any changes in those provisions between this filing and the previous filing.
- j) Provide any additional information supporting and clarifying your request.

9. Provide a summary of the developed data and experience in 7(a) above as follows:

	Current Level Earned	Trended Developed Incurred Losses	Adjusted Loss Ratio
5th Prior Year	\$	\$	%
4th Prior year	\$	\$	
3rd Prior Year	\$	\$	
2nd Prior Year	\$	\$	
1st Prior Year	<u> </u>	\$	%
TOTAL	\$	\$	%

10. Business Expense Provisions that are used to determine Permissible Loss Ratio.

Commission and Brokerage%	
New Acquisition%	
General%	
Taxes, Licenses, Fees, Etc%	
Other%	
Profit and Contingencies%	
TOTAL EXPENSES%	
Pure Permissible Loss Ratio	
Loss Adjustment Expenses	
Allocated	
Unallocated	
Total permissible loss and loss adjustment expense ratio	%

years for the coverage in 3	(a) above	:				
			Percent	Annual		
	YEAR	YEAR	YEAR	YEAR	YEAR	5 year Average
a) Commission & Brokerage						
b) New Acquisition						
c) General						
d) Taxes, etc.						
e) SUBTOTAL (a)+(b)+(c)+(d)						
f) WV Calendar Yr Loss Ratio						
g) Combined Ratio (e)+(f)						
h) Investment Gain/(Loss)						
<u>CERTIFICATION:</u> I hereby cer true and correct to the best of my			ition contain	ned in this	Rate Filin	g Abstract is
(Signed)						
(Title)						
(Company)						
(Address)						
(Telephone)						

11. Insurance Expense Exhibit. Expense Ratios (%) on a written premium basis over the past 5